



The evolution of CA Auto Bank's Conto Deposito: introducing the Conto Corrente Remunerato

- The new, fully digital product brings time-deposit-style returns to daily banking.
- Zero management fees and preferential terms for existing Group customers.

Turin, December 19, 2025

CA Auto Bank introduces the Conto Corrente Remunerato (Interest-Bearing Current Account), a fully digital solution that enhances the bank's cash management offering. This new account represents the next evolution of the Conto Deposito (Deposit Account), delivering returns also on funds held for everyday use.

The proposed launch features a promotional offer of a gross annual interest rate of 3.3% on balances until March 31, 2026,¹ providing a competitive return without any time restrictions or salary credit requirements.

The account features a simplified cost structure, with no opening, management, or closing fees. Customers can enjoy free ordinary and instant transfers as well as direct debit for utilities at no additional cost. The account comes with a Nexi Virtual International Debit Card, offering digital payments, insurance coverage, and no annual fee.²

Opening an account is quick and fully digital, taking just a few minutes via the My CA Auto Bank Customer Area, with identification via SPID or video selfie.

The introduction of the Conto Corrente Remunerato expands the Bank's ecosystem of financial services, creating synergies with existing products in its portfolio. For example, CA Auto Bank Conto Deposito holders who use the Conto Corrente Remunerato as their linked account will have access to improved rates, with a gross return of up to 2.90% on 60-month deposits³. Moreover, CA Auto Bank Credit Card holders using the new account to pay their expenses will be fully exempt from stamp duty on their card statements. Lastly, customers who use their Conto Corrente Remunerato to debit loan or leasing installments will receive a Drivalia coupon.⁴

¹ Advertisement for promotional purposes. Offer valid until January 12, 2026, subject to approval by the Bank, only for customers who have not activated other CA Auto Bank current accounts before December 19, 2025. For all terms and conditions, please refer to the Information Sheets available in the Transparency section (<https://www.ca-autobank.it/trasparenza/>).

² The interest-bearing current account allows you to carry out the main online transactions, but does not include the possibility of withdrawing cash using the Nexi International Virtual Debit Card.

³ Gross annual return for deposits made no later than January 12, 2026, reserved for CA Auto Bank individual customers who hold a Conto Deposito and open a Conto Corrente Remunerato as an account linked to their Conto Deposito. The requirements for the applicability of the improved rates will be monitored and, if these requirements are not met, the standard rates will be reinstated. Interest Calculation and Payment: Gross annual interest calculated on an annual basis, with no minimum amount. Interest accrues daily on the end-of-day cash balance and is paid quarterly, net of any applicable withholding taxes, by crediting the current account in the first few business days of the following quarter.

⁴ The Drivalia mobility coupon can be used until December 31, 2026. Terms and conditions are available at: www.ca-autobank.it/conto-remunerato-iniziativa-drivalia/.



The launch reflects a broader trend described by analysts as “the return to flexibility”: in 2025, faced with declining returns on long-term deposits, Italian savers shifted toward free interest-bearing current accounts. At the same time, fully digital banking adoption is increasing: industry analysis shows that zero fees and instant digital account opening are now the main drivers for 60% of new account holders, who value tools such as virtual debit cards and digital wallets for daily activities.

CA Auto Bank S.p.A.

CA Auto Bank is a universal bank, owned by Crédit Agricole Personal Finance & Mobility, which operates as an independent, multi-brand player in the vehicle financing and leasing and mobility sectors. CA Auto Bank provides a comprehensive range of financial and mobility products, as well as insurance services. The credit, leasing, rental and mobility financing programs provided by CA Auto Bank are specifically designed for sales networks, private customers and corporate fleets. CA Auto Bank is operational in 19 European countries (Austria, Belgium, the Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Norway, Poland, Portugal, Spain, Sweden, Switzerland and the United Kingdom) and in Morocco, either directly or through branches, with a total of over 2,600 employees.

For more information:

www.ca-autobank.com